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EXAMINER

BASIT, ABDUL

ART UNIT

PAPER NUMBER

3694

SHORTENED STATUTORY PERIOD OF RESPONSE	MAIL DATE	DELIVERY MODE
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3 MONTHS

03/27/2007

PAPER

Please find below and/or attached an Office communication concerning this application or proceeding.

If NO period for reply is specified above, the maximum statutory period will apply and will expire 6 MONTHS from the mailing date of this communication.

Office Action Summary

Application No.

09/836,694

Applicant(s)

KAM ET AL.

Examiner

Abdul Basit

Art Unit

3694

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

- 1) ☒ Responsive to communication(s) filed on 17 April 2001.
- 2a) ☐ This action is **FINAL**. 2b) ☒ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

- 4) ☒ Claim(s) 1-46 and 126 is/are pending in the application.
- 4a) Of the above claim(s) _____ is/are withdrawn from consideration.
- 5) ☐ Claim(s) _____ is/are allowed.
- 6) ☒ Claim(s) 1-46 and 126 is/are rejected.
- 7) ☐ Claim(s) _____ is/are objected to.
- 8) ☐ Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☐ The drawing(s) filed on _____ is/are: a) ☐ accepted or b) ☐ objected to by the Examiner.
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

- 12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
a) ☐ All b) ☐ Some * c) ☐ None of:
- ☐ Certified copies of the priority documents have been received.
 - ☐ Certified copies of the priority documents have been received in Application No. _____.
 - ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).
- * See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

- | | |
|---|---|
| 1) <input checked="" type="checkbox"/> Notice of References Cited (PTO-892) | 4) <input type="checkbox"/> Interview Summary (PTO-413)
Paper No(s)/Mail Date. _____ |
| 2) <input type="checkbox"/> Notice of Draftsperson's Patent Drawing Review (PTO-948) | 5) <input type="checkbox"/> Notice of Informal Patent Application |
| 3) <input checked="" type="checkbox"/> Information Disclosure Statement(s) (PTO/SB/08)
Paper No(s)/Mail Date <u>See Continuation Sheet</u> . | 6) <input type="checkbox"/> Other: _____ |

Continuation of Attachment(s) 3). Information Disclosure Statement(s) (PTO/SB/08), Paper No(s)/Mail Date :11/4/05, 12/8/03, 5/19/03, 9/27/01.

DETAILED ACTION

Election/Restrictions

1. Restriction to one of the following inventions is required under 35 U.S.C. 121:
 - I. Claims 1-46 and 126 are drawn to a method of measuring and ranking performance of individual investors amongst a universe of investors.
 - II. Claims 47-125 are drawn to a method for building a visitor base for a financial services Internet site, classified in class 705.
2. The inventions are distinct, each from the other because of the following reasons:

Inventions I and II are related as subcombinations disclosed as usable together in a single combination. The subcombinations are distinct from each other if they are shown to be separately usable. In the instant, invention I has separate utility as a method of measuring and ranking performance of individual investors and invention II has separate utility as a method of building a visitor base for a financial services Internet site.
3. Because these inventions are distinct for the reasons given above and have acquired a separate status in the art as shown by their different classification and/or because of their recognized divergent subject matter, restriction for examination purposes as indicated is proper.
4. Applicant's election without traverse of claims 1-46, and 126 during a telephone interview on January 8, 2007.

Withdrawal of previous Non-Final Office Action

The previous non-final office action regarding multiplicity rejection is withdrawn, entitling this office action as the first office action.

Claim Rejections - 35 USC § 112

The following is a quotation of the second paragraph of 35 U.S.C. 112:

The specification shall conclude with one or more claims particularly pointing out and distinctly claiming the subject matter which the applicant regards as his invention.

Claims 1-46 and 126 are rejected under 35 U.S.C. 112, second paragraph, as being indefinite for failing to particularly point out and distinctly claim the subject matter which applicant regards as the invention. Claim 1 has iTAV/NAV which is indefinite. Since claims 2-46 and 126 are all dependant on claim 1, they also are rejected under 25 U.S.C. 112.

Claim Rejections - 35 USC § 103

1. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

2. Claims 1-3, 7-12, 20-24, 32 and 40-46 are rejected under 35 U.S.C. 103(a) as being unpatentable over Bar et al. (US Pat. No. 5,761,442) in view of Gardner et al. (US Pub. No. US 2002/0042764 A1) and in further view of William Sharpe's article, "Asset Allocation: Management Style and Performance Measurement," Journal of Portfolio Management, Winter 1992, pages 7-19).

Regarding claim 1:

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Barr teaches the steps of:

- *Barr* teaches creating at least one portfolio comprising at least one financial instrument. (see column 4 lines 50-53).

Gardner teaches:

- Permitting the investor to trade the financial instrument in the portfolio through a trusted independent 3rd party. (see column 4, lines 50-53).

However, *Barr* and *Gardner* do not teach assigning each individual investor a personal value based on the iTAV/NAV. *Sharpe* does teach this. (see page 25).

It would be obvious to one of ordinary skill in the art at the time of the invention to modify *Barr* and *Gardner* with *Sharpe* to create a portfolio that has a personal iTAV/NAV value that can be traded through a trusted independent 3rd party. Motivation to modify exists because this allows for a measurement of the efficiency of the investor's performance.

Regarding claim 2:

Sharpe teaches that the personal iTAV/NAV is assigned on a per unit value basis. (see page 25).

It would be obvious to one of ordinary skill in the art at the time of the invention to modify *Barr* and *Gardner* with *Sharpe* to assign a personal value on a per unit value basis. Motivation to modify exists because having a per unit value basis allows for a better comparison to other investors.

Regarding claim 3:

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Sharpe teaches that the investor performance is based on percent change in personal iTAV/NAV. (see page 22).

It would be obvious to one of ordinary skill in the art at the time of the invention to modify *Barr* and *Gardner* with *Sharpe* to show a percentage change for performance. Motivation to modify exists because a percent change allows for a efficient method of analysis of prior activities.

Regarding claim 7:

Barr further teaches that the portfolio is a model portfolio. (see column 4, lines 50-65).

Regarding claim 8:

Barr further teaches that virtual trades are carried out in a simulated market. (see column 4 lines 50-65).

Regarding claim 9:

Barr further suggests that the simulated market is a rules-based market. This is because a simulation would attempt to provide the same regulatory and financial scenario as the actual stock market. (see column 3, lines 37-41).

Regarding claim 10:

- *Barr* further teaches that virtual trades mirror trades of corresponding real financial instruments. (see column 4 lines 50-65, column 5 lines 1-10).
- *Barr* further suggests that the trusted party executes the virtual trades in the virtual market at values corresponding to trades of corresponding real financial

instruments reported for times corresponding to the virtual trade request by the investor. (see column 4 lines 50-65, column 5 lines 1-10).

Regarding claim 11:

Barr further teaches the trusted third party reports the trades to investors by electronic communication. (see column 6 lines 15-20).

Regarding claim 12:

Barr further teaches the communications is effected via the Internet. (see column 6 lines 15-20).

Regarding claim 20:

Barr further suggests that the method of claim 1, where the universe of investors includes greater than 1000 persons. (see column 5, lines 66-67 to column 6, lines 1-2).

Regarding claim 21:

Gardner is further suggestive that the method of claim 20 to include:

-
- (a) The trusted third party is a registered investment advisor and a registered broker/dealer. (see page 9, ¶ 104).
 - (b) Some of the investor trades are actual trades to the trusted 3rd party as executed. (see page 9, ¶ 104).

It would have been obvious to one of ordinary skill in the art at the time of the invention to modify *Barr* with *Gardner* to allow a third party to be used as a broker. Motivation to modify exists because a third party broker/dealer allows for the results of the fantasy market to be transferred to actual use in a real market.

Regarding claim 22:

Sharpe further teaches the step of tracking includes processing the trades and calculating the personal iTAV/NAV. (see page 25).

It would be obvious to one of ordinary skill in the art at the time of the invention to modify *Barr* with *Sharpe* to create a portfolio that has a personal iTAV/NAV value that can be traded through a trusted independent 3rd party. Motivation to modify exists because this allows for a measurement of the efficiency of the investor's performance.

Regarding claim 23:

Barr further teaches electronic communication between the investor and 3rd party. (see column 6, lines 1-20).

Regarding claim 24:

Barr further teaches that the communication occurs through the Internet. (see column 6, lines 1-20).

Regarding claim 32:

Sharpe further teaches that investors are ranked against each other based on a percent change in iTAV/NAV per unit value. (see page 25).

It would be obvious to one of ordinary skill in the art at the time of the invention to modify *Barr* with *Sharpe* to show a percentage change for performance. Motivation to modify exists because a percent change allows for a efficient method of analysis of prior activities.

Regarding claim 40:

Barr further teaches that individual investor performance is used as a feedback to determine stock selection for a real portfolio. (see column 4, lines 51-53).

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Regarding claim 41:

Barr further suggest that a registered investment company is used for trading shares in a fund..(see column 4, lines 61-65).

Regarding claim 42:

Barr further suggests reports, since a report are findings/analysis of observations. (see column 4, lines 50-55). Since *Barr* analyzes stock selections, and provides analysis, then this suggests a report.

Regarding claim 43:

Gardner further teaches that the 3rd party provides a mutual fund supermarket in which investors can trade in funds. (see ¶ 9 and ¶ 10).

It would have been obvious to one of ordinary skill in the art at the time of invention to further modify *Barr* with *Gardner*. Motivation to modify exists because, the ability to allow investors to trade funds provides greater investing capabilities.

Regarding claim 44:

Gardner further teaches that the 3rd party provides access to other stock brokerage firms for trading stocks. (see ¶ 9 and ¶ 10).

It would have been obvious to one of ordinary skill in the art at the time of invention to further modify *Barr* with *Gardner* to provided access to multiple brokerage firms. Motivation to modify exists, because this gives an investor the ability to trade funds provides greater investing capabilities.

Regarding claim 45:

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Gardner further suggest that the brokerage firms pay the 3rd party either click through fees or share of commission fees. (see page 9, ¶ 103).

It would have been obvious to one of ordinary skill in the art at the time of the invention to modify *Barr* with *Gardner* to allow for fees. Motivation to modify exists, because fees help fund the system.

Regarding claim 46:

Gardner further teaches that the mutual funds pay a distribution fee to the 3rd party. (see page 9, ¶ 103).

3. Claims 4 to 6, 13-16, 25-27, and 33-34 are rejected under 35 U.S.C. 103(a) as being unpatentable over *Barr et al.* (US Pat. No. 5,761,442) in view of *Gardner*, in view of *Sharpe* and in further view of *Gatto* (US Pat. No. 7,149,716 B2).

Regarding claim 4:

Gatto teaches comparing investment performance against other entities. (see column 7, lines 55-60).

It would be obvious to one of ordinary skill in the art at the time of the invention to modify *Barr* with *Gardner* and *Sharpe* and *Gatto* to allow for comparison of investment performance. Motivation to modify exists, because comparison of investment performance allows one to determine the strengths and weaknesses of one's own stock selection strategies.

Regarding claim 5:

Gatto teaches that each individual select one financial instruction for the portfolio. (see column 3 lines 35-51).

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It would have been obvious to one of ordinary skill in the art at the time of the invention to modify *Barr* with *Gardner* and *Sharpe* and *Gatto* to allow for the selection of a financial instruction. Motivation to modify exists, because the ability to select a financial instruction allows for greater flexibility on how to create the portfolio.

Regarding claim 6:

Gatto teaches that the financial instruments are selected from a pre-determined set of financial instrument. (see *column 3, lines 35-51*).

It would have been obvious to one of ordinary skill in the art at the time of the invention to modify *Barr* with *Sharpe* and *Gatto* to allow for the selection of a financial instrument from a pre-determined set. Motivation to modify exists, because this allows for a more efficient mechanism of measuring performance.

Regarding claim 13:

Gatto teaches providing the investors with a virtual portfolio analytic report. (see *column 10 lines 30-44*).

It would have been obvious to one of ordinary skill in the art at the time of the invention to modify *Barr* with *Gardner* and *Sharpe* and *Gatto* to allow for an analytic report. Motivation to modify exists, because an analytic report allows for a better understanding of an investor's strength and weaknesses regarding stock purchasing strategies.

Regarding claim 14:

Gatto teaches a report on portfolio, volatility, market timing, and company G[s/e] or G[e/s] performance. (see *column 7, lines 55-60*).

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It would have been obvious to one of ordinary skill in the art at the time of the invention to modify *Barr* with *Gardner* and *Sharpe* and *Gatto* to allow for a report.

Motivation to modify exists, because a report allows for a better understanding by the investor of his/her strengths and weaknesses regarding stock purchases.

Regarding claim 15:

Gatto further teaches the volatility report includes investor portfolio ranking against the real and virtual market and other investors. (see *column 7, lines 55-60*).

It would have been obvious to one of ordinary skill in the art at the time of the invention to modify *Barr* with *Gardner* and *Sharpe* and *Gatto* to allow for portfolio ranking. Motivation to modify exists because this allows for a better determination by the investor of his/her strengths and weaknesses regarding stock purchasing.

Regarding claim 16:

Gatto teaches investor virtual portfolios available to other persons. (see *column 6, lines 1-25*).

It would have been obvious to one of ordinary skill in the art at the time of the invention to modify *Barr* with *Gardner* and *Sharpe* and *Gatto* to allow for one to view another person's portfolio. Motivation to modify exists because this allows one to make a better determination of how one is performing against other individuals and the market.

Regarding claim 25:

Gatto further teaches providing the investor with a portfolio analytic report. (see *column 10, lines 30-44*).

It would have been obvious to one of ordinary skill in the art at the time of the invention to modify *Barr* with *Gardner* and *Sharpe* and *Gatto* to allow for an analytic report. Motivation to modify exists, because an analytic report allows for a better understanding of an investor's strength and weaknesses regarding stock purchasing strategies.

Regarding claim 26:

Gatto further teaches that one report is a report on portfolio stratification, volatility, and market timing. (see column 7, lines 55-60).

It would have been obvious to one of ordinary skill in the art at the time of the invention to modify *Barr* with *Gardner* and *Sharpe* and *Gatto* to allow for a report. Motivation to modify exists, because a report allows for a better understanding by the investor of his/her strengths and weaknesses regarding stock purchases.

Regarding claim 27:

Gatto further teaches the volatility report includes an investor portfolio ranking against a market and other investors. (see column 7, lines 55-60).

It would have been obvious to one of ordinary skill in the art at the time of the invention to further modify *Barr* with *Gardner* and *Gatto* to allow for portfolio ranking. Motivation to modify exists because this allows for a better determination by the investor of his/her strengths and weaknesses regarding stock purchasing.

Regarding claim 33:

Gatto further teaches that the investors are ranked based on a plurality of model portfolios. (see column 7, lines 55-60).

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It would be obvious to one of ordinary skill in the art at the time of the invention to modify *Barr* with *Gardner*, *Sharpe* and *Gatto* to allow for rank investors. Motivation to modify exists because ranking investors allows one to see who is having the highest success rate.

Regarding claim 34:

Gatto further teaches that the rankings determine best investors based upon a predetermined time period, a series of time periods, market sectors, and overall performance. (see column 6, lines 1-25).

It would be obvious to one of ordinary skill in the art at the time of the invention to modify *Barr* with *Gardner* and *Sharpe* and *Gatto* to allow for comparison of investment performance. Motivation to modify exists, because comparison of investment performance allows one to determine the strengths and weaknesses of one's own stock selection strategies.

4. Claims 17-19, 28-31, and 36-39 are rejected under 35 U.S.C. 103(a) as being unpatentable over *Barr et al.* (US Pat. No. 5,761,442) in view of *Gardner* and *Sharpe* and in further view of *Jennings* (US Pat. No. 6,605,615).

Regarding claim 17:

Jennings teaches the website to include a bulletin board that allows investors to post comments on the market. (see column 11, lines 1-15, and figure 3).

It would have been obvious to one of ordinary skill in the art at the time of the invention to further modify *Barr*, *Gardner*, and *Sharpe* with *Jennings*. Motivation to

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modify exists because a bulletin board allows for more information to help investors make better decisions.

Regarding claim 18:

Jennings teaches a bulletin board that has information can be sortable by either author, ranking of author's portfolio, identified financial instruments and market sectors. (see column 20, lines 44-49).

It would have been obvious to one of ordinary skill in the art at the time of the invention to further modify *Barr, Gardner, and Sharpe* with *Jennings*. Motivation to modify exists because the ability to sort by a characteristic allows for an investor to obtain specific information.

Regarding claim 19:

Jennings teaches that for a fee, subscribers can access a bulletin board. (see column 42, lines 45-49).

It would have been obvious to one of ordinary skill in the art at the time of the invention to modify *Barr, Gardner, and Sharpe* with *Jennings*. Motivation to modify exists because subscribers can obtain better information on stock investing by observing the activities of other stock investors.

.....
Regarding claim 28:

Jennings teaches a portfolio is made available to other persons either for free or for on a paid subscriber basis. (see column 42, lines 45-49).

It would have been obvious to one of ordinary skill in the art at the time of the invention to modify *Barr, Gardner, and Sharpe* with *Jennings*. Motivation to modify

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exists because subscribers can obtain better information on stock investing by observing the activities of other stock investors.

Regarding claim 29:

Jennings further teaches that a bulletin board allows one to make bulletin board postings. (see column 11, lines 1-15, figure 3).

It would have been obvious to one of ordinary skill in the art at the time of the invention to further modify *Barr* with *Jennings*. Motivation to modify exists because a bulletin board allows for more information to help investors make better decisions.

Regarding claim 30:

Jennings teaches that one can access a model portfolio, and also teaches that the paid subscribers can access bulletin board postings. (see column 42, lines 45-49).

It would have been obvious to one of ordinary skill in the art at the time of the invention to further modify *Barr*, *Gardner*, and *Sharpe* with *Jennings* to allow access to a model portfolio and bulletin board postings. Motivation to modify exists because the ability to sort by a characteristic allows for an investor to obtain specific information.

Regarding claim 31:

Jennings further teaches that information on a bulletin board can be sortable by author, ranking of the author's individual investor portfolios, identified financial instruments, and market sectors. (see column 36, lines 53-55).

It would have been obvious to one of ordinary skill in the art at the time of the invention to further modify *Barr*, *Gardner*, and *Sharpe* with *Jennings* to allow for a system that allows for ranking of individual portfolios on a bulletin board. Motivation to

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modify exists because the ability to sort by a characteristic allows for an investor to obtain specific information in a central location.

Regarding claim 36:

Jennings teaches that the information on a bulletin board is made available to others. (see column 42, lines 46-50).

It would have been obvious to one of ordinary skill in the art at the time of the invention to modify *Barr* with *Jennings*. Motivation to modify exists because subscribers can obtain better information on stock investing by observing the activities of other stock investors.

Regarding claim 37:

Jennings further teaches that the website includes a bulletin board where postings can be made. (see column 11, lines 1-15, figure 3).

It would have been obvious to one of ordinary skill in the art at the time of the invention to further modify *Barr* with *Jennings*. Motivation to modify exists because a bulletin board allows for more information to help investors make better decisions.

Regarding claim 38:

Jennings further teaches the bulletin board postings can be sorted. (see column 36, lines 52-55).

It would have been obvious to one of ordinary skill in the art at the time of the invention to further modify *Barr* with *Jennings*. Motivation to modify exists because a sortable bulletin board allows better access to information on making financial investments.

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Regarding claim 39:

Jennings further teaches that subscribers can access model portfolio trades and bulletin board postings (see column 42, lines 46-50).

It would have been obvious to one of ordinary skill in the art at the time of the invention to further modify *Barr* with *Jennings*. Motivation to modify exists because the ability to sort by a characteristic allows for an investor to obtain specific information.

5. Claims 35 and 126 are rejected under 35 U.S.C. 103(a) as being unpatentable over *Barr et al.* (US Pat. No. 5,761,442) in view of *Sharpe* in further view of *Gatto* (US Pat. No. 7,149,716 B2) and in further view of *Jennings* (US Pat. No. 6,605,615).

Regarding claim 35:

Jennings further teaches prizes are awarded to the best players. (see column 22, lines 30-40). It would have been obvious to one of ordinary skill in the art at the time of the invention to further modify *Barr* with *Jennings*. Motivation to modify exists because prizes enhance the trading experience.

Regarding claim 126:

Gatto, not *Barr*, teaches the reporting features to include:

- (a) An overall performance report. (see column 7, lines 55-60).
- (b) A volatility report. (see column 7, lines 55-60).
- (c) A stratification report. (see column 7, lines 55-60).
- (d) A market timing report. (see column 7, lines 55-60).

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- (e) A G(s/e) or G(e/s) ratio in table, chart or graphical format. (see column 7, lines 55-60).
- (f) A top investment performers analysis. (see column 7, lines 55-60).
- (h) A fund barometer report. (see column 7, lines 55-60).
- (i) Reports on trades by top performing investors. (see column 10, lines 30-44).
- (l) Private portfolio tracking. (see column 7, lines 55-60).
- (m) A fundamentals analysis. (see column 7, lines 55-60).

Jennings, not Barr, teaches the reporting features to include:

- (g) A private discussion forum for exchange of investment ideas. (see column 42, lines 46-50).
- (j) Ranking-sortable investment bulletin boards. (see column 20, lines 44-49).
- (k) Investor-sortable investment ideas/comments forum/bulletin boards. (see column 20, lines 44-49).

It would have been obvious to one of ordinary skill in the art at the time of the invention to modify Barr with Gatto and Jennings. Motivation to modify exists, because having a system that allows (a)-(k) provides an investor with valuable information that can be used to make investment decisions.

Conclusion

Any inquiry concerning this communication or earlier communications from the examiner should be directed to Abdul Basit whose telephone number is 571 272-7246. The examiner can normally be reached on Monday - Friday, 8:30am to 5:00pm.

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If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, James Trammell can be reached on 571 272 6712. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

aqb



MARY D. CHEUNG
PRIMARY EXAMINER